

Information to identify the case:

Debtor 1	Raymond Dolci	Social Security number or ITIN	xxx-xx-5165
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 21-10248-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Raymond Dolci
aka Raymond Dolci Jr

1/21/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Raymond Dolci
Debtor

Case No. 21-10248-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 21, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2022:

Recip ID	Recipient Name and Address
db	Raymond Dolci, 359 Colonial Dr, Toms River, NJ 08753-4259
519072139	BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
519072157	JCP&L, PO Box 3687, Akron, OH 44309-3687
519113737	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519128012	+ Jersey Central Power & Light, 101 Crawford's Corner Road, Building #1 Suite 1-511, Holmdel, NJ 07733-1976
519072159	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
519072162	+ NJ Natural Gas Co., PO Box 1378, Wall, NJ 07719-1378
519144178	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
519072160	Nationstar/mr Cooper, 350 Highland St, Houston, TX 77009-6623
519072161	Nationwide Credit, Inc., 2002 Summit Blvd, Suite 600, Atlanta, GA 30319-1559
519112059	+ New Jersey National Gas, 1415 Wykoff Rd., POB 1378, Wall, NJ 07719-1378
519108953	+ PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801-5148
519072163	Phillips & Cohen, 1002 Justison St, Wilmington, DE 19801-5148
519072164	Prosper Funding LLC, 221 Main St Ste 300, San Francisco, CA 94105-1909
519072165	Prosper Marketplace In, 221 Main St, San Francisco, CA 94105-1906
519072166	+ Quest Diagnostics, PO Box 1235, Elmsford, NJ 10523-0935
519072167	Suez, 64 Devoe Pl, Hackensack, NJ 07601-6105
519072174	The Children's Hospital Of Philadelphia, Physician Billing, PO Box 788017, Philadelphia, PA 19178-8017
519072175	+ Toms River Municipal Utilities Authority, 340 West Water Street, Toms River, NJ 08753-6533

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 21 2022 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 21 2022 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519072138	EDI: BANKAMER.COM	Jan 22 2022 01:28:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
519072137	EDI: BANKAMER.COM	Jan 22 2022 01:28:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
519072142	EDI: CCS.COM	Jan 22 2022 01:28:00	CCS, PO Box 55126, Boston, MA 02205-5126
519102056	EDI: CRFRSTNA.COM	Jan 22 2022 01:28:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
519072141	EDI: CITICORP.COM	Jan 22 2022 01:28:00	Cbna, Attn: Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
519072140	EDI: CITICORP.COM	Jan 22 2022 01:28:00	Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
519072144	EDI: CITICORP.COM	Jan 22 2022 01:28:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034

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519072145	EDI: CITICORP.COM	Jan 22 2022 01:28:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
519072146	+ Email/Text: mediamanagers@clientservices.com	Jan 21 2022 20:28:00	Client Services, Inc., 3451 Harry S. Truman Blvd., St. Charles, MO 63301-9816
519072147	EDI: COMCASTCBLCENT	Jan 22 2022 01:28:00	Comcast, PO Box 70219, Philadelphia, PA 19176-0219
519072148	Email/Text: ebn@rwjbh.org	Jan 21 2022 20:29:00	Community Medical Center, PO Box 903 An Affiliate Of SBHCS, Oceanport, NJ 07757-0903
519072149	EDI: CCS.COM	Jan 22 2022 01:28:00	Credit Collection Serv, PO Box 710, Norwood, MA 02062-0710
519072150	EDI: CRFRSTNA.COM	Jan 22 2022 01:28:00	Credit First N A, PO Box 81315, Cleveland, OH 44181-0315
519072151	EDI: CRFRSTNA.COM	Jan 22 2022 01:28:00	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
519072152	Email/Text: kthompson@crowndasset.com	Jan 21 2022 20:28:00	Crown Asset Managment, LLC, 3100 Breckinridge Blvd # 725, Duluth, GA 30096-7605
519072153	Email/PDF: DellBKNotifications@resurgent.com	Jan 21 2022 20:32:38	Dell Financial Services, Attn: Bankruptcy, PO Box 81577, Austin, TX 78708-1577
519072155	EDI: DISCOVER.COM	Jan 22 2022 01:28:00	Discover Bank, PO Box 30954, Salt Lake City, UT 84130-0954
519072154	Email/PDF: DellBKNotifications@resurgent.com	Jan 21 2022 20:32:25	Dfs/webbank, PO Box 81607, Austin, TX 78708-1607
519072156	EDI: DISCOVERPL	Jan 22 2022 01:28:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
519072143	EDI: JPMORGANCHASE	Jan 22 2022 01:28:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
519072158	EDI: JPMORGANCHASE	Jan 22 2022 01:28:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
519113737	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 21 2022 20:28:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519137901	EDI: Q3G.COM	Jan 22 2022 01:28:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
519072168	EDI: RMSC.COM	Jan 22 2022 01:28:00	Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036
519072169	EDI: RMSC.COM	Jan 22 2022 01:28:00	Synchrony Bank, PO Box 530948, Atlanta, GA 30353-0948
519074147	+ EDI: RMSC.COM	Jan 22 2022 01:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519072170	EDI: RMSC.COM	Jan 22 2022 01:28:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
519072171	EDI: RMSC.COM	Jan 22 2022 01:28:00	Synchrony Bank/Lowe's, PO Box 530914, Atlanta, GA 30353-0914
519128999	EDI: TDBANKNORTH.COM	Jan 22 2022 01:28:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzell LLP, 70 Gray Road, Falmouth, ME 04105
519072172	EDI: TDBANKNORTH.COM	Jan 22 2022 01:28:00	Td Bank, Attn: Bankruptcy/TD Card Svcs, PO Box 84037, Columbus, GA 31908-4037
519072173	EDI: TDBANKNORTH.COM	Jan 22 2022 01:28:00	Td Bank N.A., 32 Chestnut St, Lewiston, ME 04240-7744

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519134359	+ EDI: AIS.COM	Jan 22 2022 01:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519072177	EDI: VERIZONCOMB.COM	Jan 22 2022 01:28:00	Verizon, PO Box 489, Newark, NJ 07101-0489
519072176	+ EDI: VERIZONCOMB.COM	Jan 22 2022 01:28:00	Verizon, PO Box 15124, Albany, NY 12212-5124
519072178	+ Email/Text: bankruptcyxfcu@kinecta.org	Jan 21 2022 20:28:00	Xceed Financial Credit Union, ATTN: Bankruptcy Dept./Silvia Mendez, 888 N Nash St, El Segundo, CA 90245-2879
519072179	Email/Text: bankruptcyxfcu@kinecta.org	Jan 21 2022 20:28:00	Xceed Financial Fcu, 888 N Nash St, El Segundo, CA 90245-2826

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2022 at the address(es) listed below:

Name	Email Address
Daniel E. Straffi	on behalf of Debtor Raymond Dolci bkclient@straffilaw.com G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John Michael McDonnell	on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
John Michael McDonnell	jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
Richard Gerbino	on behalf of Creditor TD Bank N.A. rgerbino@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6